

MULTIPLE COMMON BOND FEDERAL CREDIT UNION EXPANSIONS

1/1/2005 Through 7/31/2005

Region	I	II	III	IV	V	TOTAL
Number of Credit Unions	109	171	161	96	103	640
Number of Groups Added	695	1,311	1,544	441	1,047	5,038
200 and Less	588	1,158	1,375	370	916	4,407
201-500	54	74	92	43	68	331
501-1,000	33	37	37	14	35	156
1,001-1,500	5	11	14	5	13	48
1,501-2,000	5	5	10	3	3	26
2,001-2,999	6	10	7	4	7	34
3,000 and over	4	16	9	2	5	36
Potential New Members	124,902	296,756	641,877	68,858	157,899	1,290,292
Average Size of Groups Added	180	226	416	156	151	256
Applications Denied	0	13	1	3	4	21
Deferrals*	44	43	48	11	22	168
Groups Denied of 3,000 and over	0	1	0	0	2	3
Groups Deferred of 3,000 and over	12	4	10	3	3	32
Largest Approved	16,500	36,000	367,472	6,979	25,000	

*This number represents the total number of deferrals processed upon initial receipt of an expansion request. Some of these initial deferrals were subsequently approved or denied.

**ASSET SIZE DISTRIBUTION
OF MULTIPLE COMMON BOND FEDERAL CREDIT UNIONS ADDING GROUPS ****

Assets of FCUs	Number of CUs	Number of Groups	Percent of Groups	Potential Members	Percent of Members
Under \$2 million					
Region I	1	1	0%	12	0%
Region II	2	2	0%	11	0%
Region III	1	1	0%	220	0%
Region IV	2	7	2%	298	0%
Region V	2	3	0%	34	0%
Total under \$2 million	8	14	0%	575	0%
\$2-10 million					
Region I	10	16	2%	1,017	1%
Region II	23	42	3%	2,644	1%
Region III	16	28	2%	4,357	1%
Region IV	18	24	5%	8,405	12%
Region V	8	16	2%	1,854	1%
Total \$2-10 million	75	126	3%	18,277	1%
\$10-20 million					
Region I	19	36	5%	5,025	4%
Region II	19	43	3%	3,772	1%
Region III	17	53	3%	30,599	5%
Region IV	12	43	10%	3,159	5%
Region V	7	8	1%	1,519	1%
Total \$10-20 million	74	183	4%	44,074	3%
\$20-50 million					
Region I	32	86	12%	17,105	14%
Region II	37	103	8%	15,455	5%
Region III	36	103	7%	31,881	5%
Region IV	18	45	10%	7,807	11%
Region V	23	75	7%	36,174	23%
Total \$20-50 million	146	412	8%	108,422	8%
\$50-75 million					
Region I	6	23	3%	4,885	4%
Region II	19	109	8%	25,674	9%
Region III	14	48	3%	4,206	1%
Region IV	9	37	8%	2,898	4%
Region V	10	29	3%	18,736	12%
Total \$50-75 million	58	246	5%	56,399	4%
Over \$75 million					
Region I	41	533	77%	96,858	78%
Region II	75	1,011	77%	249,185	84%
Region III	79	1,311	85%	570,614	89%
Region IV	39	285	65%	46,291	67%
Region V	54	916	87%	99,582	63%
Total Over \$75 million	288	4,056	81%	1,062,530	82%
GRAND TOTALS	649	5,037	100%	1,290,277	100%

** The Asset Distribution Report reflects the assets of the credit union at the time the group was added. Since the asset size of a credit union may change during the course of the year, some credit unions are counted in this report more than once.

**MULTIPLE COMMON BOND
FEDERAL CREDIT UNION EXPANSIONS
REGION I**

From 1/1/2005 through 7/31/2005

	Current Period
Number of Credit Unions Approved for FOM Expansion	109
Number of SEGs Added to FCU Charters	695
Total Number of Potential New Members	124,902
Number of Denials	0
Number of Deferrals (Request Incomplete)	44
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	4
Number Denied	0
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	6
Number Denied	0
Total Potential Members of Largest SEG Added	16,500
BREAKDOWN OF SEGs ADDED BY SIZE	
1-200 Members	588
201-500 Members	54
501-1,000 Members	33
1,001 - 1,500 Members	5
1,501 - 2,000 Members	5
2,001 - 2,999 Members	6
3,000 and Over Members	4

**MULTIPLE COMMON BOND
FEDERAL CREDIT UNION EXPANSIONS
REGION II**

From 1/1/2005 through 7/31/2005

	Current Period
Number of Credit Unions Approved for FOM Expansion	171
Number of SEGs Added to FCU Charters	1,311
Total Number of Potential New Members	296,756
Number of Denials	13
Number of Deferrals (Request Incomplete)	43
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	16
Number Denied	1
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	10
Number Denied	0
Total Potential Members of Largest SEG Added	36,000
BREAKDOWN OF SEGs ADDED BY SIZE	
1-200 Members	1,158
201-500 Members	74
501-1,000 Members	37
1,001 - 1,500 Members	11
1,501 - 2,000 Members	5
2,001 - 2,999 Members	10
3,000 and Over Members	16

**MULTIPLE COMMON BOND
FEDERAL CREDIT UNION EXPANSIONS
REGION III**

From 1/1/2005 through 7/31/2005

	Current Period
Number of Credit Unions Approved for FOM Expansion	161
Number of SEGs Added to FCU Charters	1,544
Total Number of Potential New Members	641,877
Number of Denials	1
Number of Deferrals (Request Incomplete)	48
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	9
Number Denied	0
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	7
Number Denied	0
Total Potential Members of Largest SEG Added	367,472
BREAKDOWN OF SEGs ADDED BY SIZE	
1-200 Members	1,375
201-500 Members	92
501-1,000 Members	37
1,001 - 1,500 Members	14
1,501 - 2,000 Members	10
2,001 - 2,999 Members	7
3,000 and Over Members	9

**MULTIPLE COMMON BOND
FEDERAL CREDIT UNION EXPANSIONS
REGION IV**

From 1/1/2005 through 7/31/2005

	Current Period
Number of Credit Unions Approved for FOM Expansion	96
Number of SEGs Added to FCU Charters	441
Total Number of Potential New Members	68,858
Number of Denials	3
Number of Deferrals (Request Incomplete)	11
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	2
Number Denied	0
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	4
Number Denied	0
Total Potential Members of Largest SEG Added	6,979
BREAKDOWN OF SEGs ADDED BY SIZE	
1-200 Members	370
201-500 Members	43
501-1,000 Members	14
1,001 - 1,500 Members	5
1,501 - 2,000 Members	3
2,001 - 2,999 Members	4
3,000 and Over Members	2

**MULTIPLE COMMON BOND
FEDERAL CREDIT UNION EXPANSIONS
REGION V**

From 1/1/2005 through 7/31/2005

	Current Period
Number of Credit Unions Approved for FOM Expansion	103
Number of SEGs Added to FCU Charters	1,047
Total Number of Potential New Members	157,899
Number of Denials	4
Number of Deferrals (Request Incomplete)	22
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	5
Number Denied	2
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	7
Number Denied	0
Total Potential Members of Largest SEG Added	25,000
BREAKDOWN OF SEGs ADDED BY SIZE	
1-200 Members	916
201-500 Members	68
501-1,000 Members	35
1,001 - 1,500 Members	13
1,501 - 2,000 Members	3
2,001 - 2,999 Members	7
3,000 and Over Members	5

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